

Honolulu Star-Bulletin

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EDITOR

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Mine honor is my life; both grow in one;
Take honor from me and my life is done.
—King Richard III.

FORCING DOWN INSURANCE RATES

Mayor Rolph of San Francisco has recently forced a slashing reduction in fire insurance rates in California, and the story of his victory after a long battle is of more than passing moment in Honolulu.

Rolph promised a change in insurance rates if he should be elected, declaring that for five years past the Golden Gate city had been one of the richest fire insurance fields in the country, and that although the city had carried out its promised program of constructing a splendid new water system and cleaning up the districts where the heaviest fire hazards were established, the insurance men had not reduced their rates.

On the day he took office he began to hammer at the insurance companies. Some two weeks ago he brought the matter to a climax. He proved his figures. The insurance men and the city appointed a compromise committee and this committee upheld the mayor's contention. The result was a reduction of 25 or 30 per cent. in the rates and a total saving to San Francisco of \$1,000,000 a year,—five per cent. on \$20,000. Further reductions are promised when San Francisco's new high-pressure system is completed.

Protests against fire rates in Honolulu have been often uttered here during the past three or four years, and the board of underwriters has as often promised reductions when Honolulu should construct a modern, efficient water system and do away with some of the worst of the tenement-house risks. This work is now under way.

What Honolulu needs is a campaign as aggressive as that of Mayor Rolph's,—a campaign that will not brook delay in improving the water-main system and wiping out some of the worst conditions in the congested district west of Fort street. The board of health is already doing a splendid work which has a direct bearing on lessening the fire hazards.

Rolph's victory was won by the sheer force of a dominant personality which combined and harmonized all the elements indirectly occupied in the task to which he had set himself directly. It should not take more than a year for Honolulu to complete its own task. There is encouragement and a good lesson in San Francisco's example.

AUSTRIA NEARING WAR

It is apparent even at this distance from Europe that the Balkan war is slowly but surely kindling the flames of combat among the larger nations, whose interests are indirectly affected by the campaign now under way. Yesterday's news from Paris that the Austrian officers who have been detached or on leave from their regiments have been recalled immediately is of great significance.

Austria can hardly keep from being drawn into this war if it becomes, as it obviously is becoming, a war to the knife and the knife to the hilt. Not only must Austria preserve her important interests in the Balkans but she must give evidence of enough activity to warrant her sharing in the parceling of territory among the powers that is sure to follow a bitter war in these little states. Probably the reason that the powers did not at once intervene and set both Turkey and the Balkans down hard in their respective corners is that each of the powers expects to share in a division of territory. Austria's natural desire will be to get a slice of Serbia.

CAMPAIGN HUMOR

The Advertiser waxes almost tearfully hysterical this morning because people refuse to take its "straw vote" seriously. Moreover, the morning paper accuses the STAR-BULLETIN of "applauding this attempt at ballot-stuffing," which this paper did not do. What the STAR-BULLETIN did was merely to print the fact that a member of the Elks' club had attempted to vote forty-five straight ballots for the Republican ticket and that the Advertiser had refused to count these ballots in the returns.

We refuse to get angry because the Advertiser is peevish enough to call names; the straw-voting is furnishing a rare bit of humor to a rather

humorless campaign; and as we all enjoy a hearty laugh at the breakfast table, by all means let this matutinal amusement be continued. Meanwhile, however, the morning paper might explain why it did not include the city and county attorneyship candidates on its straw ballot of Thursday. Was it because John W. Cathcart would have been so overwhelmingly in evidence?

MAKING LINGUISTS OF OUR CHILDREN

No less an educational authority than Dr. Nicholas Murray Butler, president of Columbia university, believes that the United States must revolutionize its methods of teaching languages before there can be hope for further profitable intercourse, intellectual or commercial, with Europe. In particular, he declares that French and German should be familiar to every child in the schools.

Here are some of his interesting ideas on the subject:

"When we began teaching languages in the American universities we imported foreign instructors. The foreigners, however, could not maintain discipline and were gradually replaced by native teachers, many of whom, though excellent scholars themselves, were hardly able to converse in a foreign tongue.

"The belief has arisen that it is unnecessary really to speak French and German. Thousands of educated Americans visiting Europe annually are proving the fallacy of this dictum. English certainly is sufficient to carry tourist parties from hotel to hotel, but it is impossible to obtain a true idea of foreign lands and their valuable culture without being able to converse with the inhabitants.

"Interchange of professors in American and European universities, so beneficial to the cause both of international peace and international scholarship, positively cannot be developed properly because so few American professors are to be had who can talk to a French or a German audience. The choice should be from 5,000 professors, but the number is really nearer twenty-five."

The STAR-BULLETIN will publish complete reports of the military maneuvers which begin on this island next Monday and extend through the week. This paper will have a correspondent with each of the armies,—the Reds and the Blues. These maneuvers are the most important ever undertaken in Hawaii, and so far as possible the conditions of actual warfare are to be carried out. The story of these maneuvers from trained writers will make exceedingly interesting reading next week.

Once more a horrible crime has been committed here as a direct result of an orgy of poor, half-crazed unfortunates soaked with "dago red". The killing of William Reynolds in a carnival of drink on Tuesday night apparently is not murder with malice aforethought; it was murder by some man who is probably harmless when sober but utterly and dangerously irresponsible and vicious when saturated with the cheap booze that stupefies the moral sense but fires the weak brain to violence.

William Randolph Hearst having tried without result to dictate Wilson's platform, he is now suggesting, in hysterical cables from Paris, that the Democratic party entirely abandon its time-honored free-trade doctrines and recognize that American wants protection. In his unblushing chase of popularity regardless of consistency, W. R. is getting dangerously close to the style of another and more familiar set of initials.

There is one comfort about the Roosevelt shooting. All the political prophets will now have perfectly good excuses for having gone wrong in their forecasts.

The contribution of \$10,000 to the campaign of 1904 by the Hawaiian sugar planters is interesting, but eight years after it's hardly important.

Col. Roosevelt can hardly be expected to stand for moving pictures of John Schranke. There isn't limelight enough for two.

Telegraph dispatches assure us that Roosevelt is not angry with Schrank. Neither are the Bull Moose managers.

Ex-president Diaz of Mexico must be after a thirty-third term.

Old Doc's Talk

CASH ON DELIVERY

Look to God and your own efforts for success, my son, because if you don't you will be disappointed with a big D.

Those who leave the Main Chance in life to a friendly trust company will get left as surely as the dust which fleeth behind a passing automobile; and the dust will have the advantage because it will go back to the soil sometime, but the Main Chance never. It will just gradually percolate through the hands of said trust company and finally help to build stalactites and stalagmites in the Mammoth Cave of Kentucky.

Money may not be everything in this world, but it comes mighty near it my boy, when you've spent your last cent and can't find your credit slip. There's a lot of things money won't buy, my son; a lot, but I notice that these same articles don't float around in the way of the man who hasn't any cash.

And while the individual who owns the collateral can't purchase the "things money won't buy", he gets them just the same, and they stay with him as long as his bank account doesn't peter out.

The best men are indifferent to the allurements of wealth, but I have observed, my son, that even the bishop's face brightens if you tell him that sugar stock has gone up! It means a good deal to him, you see, though he may not own any himself.

And, my lad, although love is oftener than not an impecunious chap when he leads you to the maiden of your choice, you may discover that it makes a good deal of difference to her what may be the cash value of your offer, and she may pause to investigate your financial standing with the matter-of-factness of a Bradstreet index before she agrees to invest her virgin capital.

It's all right, my boy; as the world goes, it's business, but it may shock you a little, at first. Whatever you do, don't let it make a woman-hater of you.

I'll tell you the other side, some time, when nobody's around. It's a beautiful side, and it's true, you bet.

Edgar Allan Poe

LITTLE INTERVIEWS

HARRY HOLMES—This is my fourth trip to Honolulu, and I must say that the city looks better every time I come here.

LLOYD R. KILLAM—The Bible classes of the Y. M. C. A. are busy getting organized. Two new classes started this week under the leadership of General Secretary Super and R. B. Whitaker.

A. E. LARIMER—It is a pleasure to see the way in which the gymnasium classes at the "Y" are picking up. There are now enough men in each class to form two basketball teams after the class work is over, and the faster the fellows come into the classes the better Physical Director Lau likes his job.

PERSONALITIES

MR. AND MRS. F. J. BALDWIN of Maui are visiting in Honolulu.

W. A. KIMMEL of Honolulu is in the city on a short business trip.

DR. ST. D. G. WALTERS left for the coast today on the Sierra.

DUNCAN SMITH, the artist, left on the Sierra today for New York city.

NEAL C. PERRY of the Consolidated Amusement Company, left for the coast today.

DR. A. EHLERS and Mrs. Ehlers, of Hamburg, Germany, are registered at the Young.

THEODORE T. TAYLOR, manager of the Lale plantation store, accompanied by his wife and family, left for the coast today.

HENRY M. WHITNEY, chief clerk and passenger agent for Brewer & Co., left for a visit to the coast on the Sierra.

ZENO K. MYERS, treasurer of the Home Insurance Company, was one of the outgoing passengers on the Sierra this noon.

MRS. F. L. COURTWRIGHT and Miss H. Courtwright returned to their California home on the Sierra after having spent several weeks touring the islands.

MISS ALICE RICHARDSON left for her home today after a visit of several weeks in the islands. She is the proprietor of the famous Mission Inn at Riverside, Cal.

MRS. TERIE DESCH, the swimming champion who was defeated here on Regatta Day by Miss Ruth Stacker, returned to her home in San Francisco today on the Sierra.

MRS. L. R. HURD and daughter, Miss Dorothy Hurd, from Wichita, Kansas, are visiting their relatives, Mr. and Mrs. Irving Hurd of Manoa.

Miss Dorothy Hurd has just finished at Smith College, Northampton, Mass., and she and her mother are making a visit of a few months in Honolulu.

November 25 has been set at the date for hearing the petition of Edith A. Miller, asking that the will of the late Clara L. English, who died Oct. 17, be probated and letters of administration be given the Hawaiian Trust company. The property, consisting of bonds and personal chattels, is estimated at \$2000.

No man is as good today as he is going to be tomorrow.

Bargain For Sale In College Hills

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He is a very particular man who insists on combing his own hair in a barber shop.

as hearing an elderly woman laugh over the love disappointment she had when young.

Houses For Rent

Furnished

	Price
Tantalus	\$ 40.00
Kaimuki	\$ 15.00
Kinohi Street	50.00
Kahala Beach	75.00
Nuuanu Avenue	80.00
Pacific Heights	100.00
College Hills	65.00
Wahiawa	90.00
Anapuni Street	80.00
Kalihi Road	55.00

Unfurnished

Waipio	\$12.00
Wilder Avenue	\$20.00
King Street	\$ 30.00
Kaimuki	\$20.00, \$27.50, \$30.00
Kalihi	35.00
Aia Moana and Ena Road	50.00
Beretania Street	\$22.00
Green Street	40.00
Thurston Avenue	40.00
College Hills	\$ 30.00

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Bargain Week in Real Estate

On Monday, October 21st, we put up for sale FOR ONE WEEK the herein described properties:

Lots No. 1, 2 and 3, Block 73, Ocean View	\$1,650
Lots No. 4, 6 and 8, Block 73, Ocean View	1,500
Lots No. 1, 2 and 5, Block 100, Ocean View	1,550
Lot No. 1, Fruitvale	750
Lot No. 3, Fruitvale	550
House and lot, 13th Avenue	1,750
House and lot, Park Avenue	2,600
House and lot, Kalihi	2,250

\$6,000 property on Hobron Avenue, for Hobron Avenue is being completed to White Road. This is "a bargain what is"

The Craig house, Palolo Hill, each terms

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